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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/737,404	12/14/2000	Suman Kumar Inala	P3902D1	1791

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EXAMINER

HUYNH, THU V

ART UNIT	PAPER NUMBER
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2178

DATE MAILED: 04/07/2003

9

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/737,404

Applicant(s)

INALA ET AL.

Examiner

Thu V Huynh

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 06 February 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____
- 4) ☐ Interview Summary (PTO-413) Paper No(s) _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other:

DETAILED ACTION

1. This action is responsive to communications: amendment filed 02/06/2003 to original application filed 12/14/2000 which is a divisional of 09/323,598 and has prior filed on 06/01/1999.
2. Claims 1, 6, and 7 are amended.
3. Claims 1-12 are pending in this application. Claims 1 and 7 are independent claim.
4. The rejections of claims 1-12 under 35 U.S.C. 103(a) as being unpatentable over Nazem et al., U.S. 5,983,227 filed 06/1997 in view of Nehab, US 6,029,182 filed 10/1996 have been withdrawn as necessitated by the amendment.

Claim Rejections - 35 USC § 112

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. **Claims 1-6 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.**

Regarding independent claim 1. Claims 1 recites the limitation "maintaining personal financial accounts for the subscriber". There is insufficient antecedent basis for this limitation in the claim.

Dependent claims 2-6 are rejected for fully incorporating the dependencies of their base.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

(b) This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

8. **Claims 1-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nazem et al., U.S. 5,983,227 filed 06/1997 in view of Nehab, US 6,029,182 filed 10/1996, Gershman et al., US 6,356,905 B1 filed 03/1999, and Brunsting et al., US 6,505,164 B1 filed 09/1997.**

Regarding independent claim 1, Nazem teaches an Internet Portal (Nazem, Internet 106; col.2. lines 52-57), comprising:

- an Internet-connected server (Nazem, a client-server system 100... obtains the page from a page server 104 via Internet 106; col.2, lines 51-57 and fig. 1); and
- a portal software executing on the server (Nazem, figs. 1 and 5, "my. yahoo.com", a well-known Internet portal) including a summary software agent (Nazem, col.3, lines 15-48, when a page server receives the URL... it interprets that as a request for the user's custom summary page).

While teaching "summarizes the retrieved information for delivery to the subscriber", (Nazem, col.5, line 66-col.6, line 12, summaries from each of the major news topics can also be stored in the shared memory and viewed by pressing on the news topic header... intelligently

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display dates 510 customized for a particular user) Nazem does not explicitly teach maintaining a list of Internet destinations at secure servers maintaining personal financial accounts for subscribers; and the summary software agent accesses the Internet destinations, retrieves financial information personal to the subscribing user, stores the retrieved financial information at the portal, according to pre-programmed criteria and summarizes the retrieved information for delivery to the subscriber.

Nehab teaches the steps of:

- maintaining a list of Internet destinations specifically authorized and specified by a subscriber (Nehab, abstract, lines 1-5, a World Wide Web site data retrieval system ...stored Web site address information); and
- the summary software agent accesses the Internet destinations, retrieves information personal to the subscribing user, stores the retrieved information at the portal, according to pre-programmed criteria and summarizes the retrieved information for delivery to the subscriber (Nehab, abstract, lines 1-22; col.3, lines 15-28, lines 50-65; col.4, lines 2-12; col.9 lines 36-43 and col.10 lines 22-28, server retrieves stored personal user profile which includes user defined web site address information, user defined web site command, and user defined formatting command to access, download, extract, and format various web sites into personalized document based on user defined).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have combined the teachings of Nehab and Nazem to summarize the retrieved information from many web sites which are defined and authorized by subscribers, and

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delivery these summary to the subscribers, since the it would have provided the capability for searching and obtaining personal information that subscribers' need on Internet server.

However, Nehab does not explicitly disclose personal information is financial information, which is maintained at secure servers.

Gershman teaches Portal server utilize intelligent software agents and third party services to respond to customer needs, such as personal news and entertainment, personal shopping, personal finance, personal life insurance, paying bills, etc. (Gershman, col.34, lines 60-63; col.35, lines 15-20, lines 61-65; col.57, lines 5-15, 29-33).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have combined Gershman into Nehab and Nazem to provide financial information personal for subscribers through Portal server, since the subscribers would have received many personal information needs from many services such as personal shopping, personal insurance summary, paying bill, etc. besides personalized newspaper of Nehab.

Though Gershman does not explicitly disclose secure server. Gershman's teaching of obtaining personal finance and bill payment information on line certainly implies the use of secure servers and user authentication.

Brunsting teaches obtaining financial account information through Internet must go through login process for security purpose (Brunsting, fig.1B, box 106, col.5, lines 45-49; col.6, lines49-62; col.9, lines 5-11).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have combined Brunsting into Gershman, Nehab, and Nazem to provide secure servers maintaining subscriber's financial information and validating identifier and

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password to gain access to these information, since it would have made the subscribers feel safe and it is common sense that personal information, such as financial, credit, bill, life insurance, etc. should be view only if authorized.

Regarding dependent claim 2, Nazem, Nehab, Gershman, and Brunsting teach the limitations of claim 1 as explained above. Nehab teaches a configuration and initiation interface for a subscriber to set up and start a summary search (Nehab, col.9, lines 36-43; and col. 10, lines 37-44).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine the teachings of Nehab with Nazem because it would have provided the capability for facilitating searching and obtaining information from an Internet Server.

Regarding to dependent claim 3, Nazem, Nehab, Gershman, and Brunsting teach the limitations of claim 1 as explained above. Nehab teaches the summary searches are configured for individual clients as templates stored and retrieved at the Internet-connected server (Nehab, col.7. lines 27-34).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine the teachings of Nehab with Nazem because it would have provided the capability for facilitating storing and retrieve information from an Internet Server.

Regarding to dependent claim 4, Nazem, Nehab, Gershman, and Brunsting teach the limitations of claim 1 as explained above. Nehab teaches information retrieved in a summary search is stored to be retrieved by the subscriber (Nehab, col. 10, lines 22-36).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine the teachings of Nehab with Nazem because it would have provided the capability for user(s) to retrieve a summary search.

Regarding to dependent claim 5, Nazem, Nehab, Gershman, and Brunsting teach the limitations of claim 1 as explained above. Nehab teaches information retrieved in a summary search is downloaded immediately to the subscriber (Nehab, col. 10, lines 22-36).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine the teachings of Naheb with Nazem because it would have provided the capability for user(s) to view a summary of the desired information.

Regarding to dependent claim 6, Nazem, Nehab, Gershman, and Brunsting teach the limitations of claim 1 as explained above. Nehab teaches autologins are performed for the subscriber at each Internet site according to data stored for the subscriber at the Portal (Nehab, col.9, lines 4-16, address information and passwords ...in site profile).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine the teachings of Nehab with Nazem because it would have provided the capability for avoiding unauthorized users from accessing the system.

Independent claim 7 is directed to a method for presenting the system of claim 1, and is similarly rejected under the same rationale.

Dependent claims 8-12 include the same limitations as in claims 2-6, and are similarly rejected under the same rationale.

Response to Arguments

9. Applicant's arguments with respect to claims 1-12 have been considered but are moot in view of the new ground(s) of rejection.

Applicants argue with respect to amended independent claim 1, and also repeated throughout the remarks on pages 5-6 that "Nehab does not explicitly teach maintaining a list of Internet destinations wherein the destinations are at secure servers maintaining personal financial accounts for the subscriber. The summary software agent accesses the secure Internet destination, retrieves financial information personal to the subscribing user, stores the retrieved information at the portal, according to the pre-programmed criteria and summarized the retrieved information for delivery to the subscriber".

However, the combination of Nehab, Nehab, Gershman, and Brunsting teaches these limitations as explained in the rejection above.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

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Leonard, US 6377567 B1 filed 07/1997, teaches call center provides information regarding calls, billing detail records on behalf of customer.

Johnson, Us 6529885 B1 filed 09/1999, teaches secure computer site accessible by authenticated parties.

Bennett et al., US 6092121 filed 12/1997, teaches transmitting data relieably and securely over the Internet between multiple servers.

Laursen et al., US 6065120 filed 12/1997, teaches method and system for self-provisioning a rendezvous to ensure secure access to information in a database from multiple devices.

Kawan, US 6442532 B1 filed 11/1995, teaches wireless transaction and information system.

Satyavolu et al., US 6517587 B2, filed 07/1999, teaches networked architecture for enabling automated gathering of information from web servers.

Rangan, US 6412073 B1 filed 12/1998, teaches method and apparatus for providing and maintaining a user-interactive portal system accessible via internet or other switched-packet-network.

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO**

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MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu v Huynh whose telephone number is (703) 305-9774. The examiner can normally be reached on Monday through Friday, except the second Friday of each bi-week.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Heather R Herndon can be reached on (703) 308-5186. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 746-7239 for regular communications (703) 746-7238 for After Final communications, and (703) 746-7240 for Non-Official/Draft.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-9000.

TVH
April 3, 2003


STEPHEN S. HONG
PRIMARY EXAMINER